

Application Serial No.: 09/812,628
Amendment and Response to July 21, 2006 Final Office Action

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously presented) A computer-implemented method to manage risk related to opening a client account, the method comprising:

receiving digital information into a computer system relating to a client seeking to open the client account;

structuring the received digital information according to a risk quotient criteria associated with a reputational risk of opening the client account, wherein said reputational risk relates to a professional standing in an industry of an account opening entity;

associating a weight with the risk quotient criteria;

calculating a risk quotient based on the structured information and the weight associated with the risk quotient criteria; and

generating a suggested action in response to the calculated risk quotient.

2. (Previously presented) The method of claim 1, further comprising storing data comprising the received information, the risk quotient, and the suggested action in a risk quotient criteria database; and

generating a due diligence report based upon the stored data.

3. (Previously presented) The method of claim 2, wherein the due diligence report comprises a history of inquiries made relating to the client account and actions taken responsive to the risk quotient.

4. (Previously presented) The method of claim 1 further comprising :

Application Serial No.: 09/812,628
Amendment and Response to July 21, 2006 Final Office Action

presenting a graphical user interface to a network access device;

displaying questions relating to the client account on the graphical user interface; and

receiving information into the computer system responsive to the questions displayed.

5. (Previously presented) The method of claim 1, wherein the received information is received from an source of electronic data.

6. (Previously presented) The method of claim 1, wherein the suggested action is responsive to the received information.

7. (Previously presented) The method of claim 1, wherein the suggested action is directed towards reducing at least one of a financial, legal, regulatory, and reputational risk associated with the client account.

8. (Previously presented) The method of claim 1, wherein the suggested action comprises blocking an opening of the client account.

9. (Previously presented) The method of claim 1, wherein the suggested action comprises notifying an authority concerning the received information.

10. (Previously presented) The method of claim 1, wherein the received information is received electronically from an external database.

11. (Previously presented) The method of claim 1, further comprising performing a calculation on the risk assumed by a financial institution as represented by the risk quotient.

Application Serial No.: 09/812,628
Amendment and Response to July 21, 2006 Final Office Action

12. (Previously presented) The method of claim 1, further comprising aggregating a plurality of the risk quotients in order to calculate a total risk quotient representative of a total risk assumed by a financial institution.

13. (Previously presented) The method of claim 1, further comprising calculating an average risk quotient based on a plurality of the risk quotients.

14. (Previously presented) The method of claim 1, wherein at least a portion of the received information is received in a pre-structured format.

15. (Previously presented) The method of claim 1, wherein the risk quotient is calculated by multiplying a numerical value representative of a risk associated with the risk criteria times a numerical value indicative of a category weighting.

16. (Previously presented) A computerized system for managing risk associated with opening a client account, the system comprising:

a computer server accessible with a network access device via a communications network; and

executable software stored on the server and executable on demand, the software operative with the server to cause the system to:

receive digital information relating to the client account;

structure the received information according to risk quotient criteria associated with areputational risk of opening the client account, wherein said reputational risk relates to a professional standing in an industry of an account opening entity;

associate a weight with the calculated risk quotient criteria;

Application Serial No.: 09/812,628
Amendment and Response to July 21, 2006 Final Office Action

calculate a risk quotient based on the structured information and the weight associated with the risk quotient criteria; and

generate a suggested action in response to the risk quotient.

17. (Previously presented) The computerized system of claim 16, wherein the software is further operative to cause the system to:

store data in a risk quotient criteria database, wherein the stored data includes the received information, the risk quotient, and the suggested action; and

generate a due diligence report based upon the stored data.

18.(Original) The computerized system of claim 16 wherein the network access device is a personal computer.

19. (Original) The computerized system of claim 16 wherein the network access device is a wireless handheld device.

20. (Previously presented) Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:

receive digital information into the computer relating to a client account;

structure the received digital information according to a risk quotient criteria associated with a reputational risk of opening the client account, wherein said reputational risk relates to a professional standing in an industry of an account opening entity;

associate a weight with the risk quotient criteria;

Application Serial No.: 09/812,628
Amendment and Response to July 21, 2006 Final Office Action

calculate a risk quotient based on the structured information and the weight associated with the risk quotient criteria; and

generate a suggested action in response to the calculated risk quotient.

21. (Cancelled)

22. (Cancelled)